

United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Helen Deegan  
Debtor

Case No. 15-11762-jkf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
Form ID: 138NEW

Page 1 of 2  
Total Noticed: 41

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db  
13566313 +Helen Deegan, 10720 Albermarle Lane, Philadelphia, PA 19154-4043  
American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
Los Angeles, CA 90051-5478  
13490171 +Bail Bonds of America, 523 Cooper Street, Camden, NJ 08102-1210  
13570500 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13490176 +Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
13490177 +First American Funding, 1055 Parsippany Blvd., Suite 200, Parsippany, NJ 07054-1272  
13490178 +GE Money Bank, PO Box 15019, Wilmington DE 19886-5019  
13490179 +Hilco Receivables, 5 Revere Dr, Northbrook, Illinois 60062-1566  
13490180 Home Depot Credit Services, P.O. Box 689100, Des Moines, Ia 50368-9100  
13490189 +Saldutti, LLC, 800 Kings Highway N, Cherry Hill, NJ 08034-1511  
13490190 +Sklar Markind, 102 Browning Lane, Bldg. B, Ste. 1, Cherry Hill, NJ 08003-3195  
13490192 +The Law Offices of Jonathan Stanwood, LL, 1628 JFK Blvd., Suite 1000,  
Philadelphia, PA 19103-2100  
14307538 +U.S. Bank National Association, c/o Rebecca A. Solarz Esquire, KML Law Group LLC,  
701 Market Street Ste 5000, Philadelphia Pa 19106-1541  
13490195 +Wells Fargo, PO Box 31557, Billings, MT 59107-1557  
13568795 Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A,  
Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Nov 19 2019 04:09:14 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 19 2019 04:08:46  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 19 2019 04:09:07 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 19 2019 04:04:14  
Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347  
cr E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 19 2019 04:03:42  
Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360  
cr E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 04:04:11 Synchrony Bank,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13507535 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 19 2019 04:15:34  
American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
Oklahoma City, OK 73126-8941  
13490172 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 19 2019 04:04:18 CACH LLC,  
4340 S. Monaco Street - 2nd Floor, Denver, CO 80237-3485  
13490173 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Nov 19 2019 04:03:45  
Capital One Auto Finance, PO Box 260848, Plano, TX 75026-0848  
13508472 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 19 2019 04:04:15  
Capital One Auto Finance, c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Avenue,  
Dept. APS, Oklahoma City, OK 73118-7901  
13493655 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 19 2019 04:03:14  
Capital One Auto Finance, a division of Capital On, P.O. Box 201347,  
Arlington, TX 76006-1347  
13490174 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 19 2019 04:04:13 Capital One Bank,  
PO Box 70884, Charlotte, NC 28272-0884  
13490175 +E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 04:04:10 Care Credit, PO Box 960061,  
Orlando, FL 32896-0061  
13516088 +E-mail/Text: bankruptcy@cavps.com Nov 19 2019 04:09:04 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
13490181 E-mail/Text: cio.bncmail@irs.gov Nov 19 2019 04:08:31 Internal Revenue Service,  
P.O. Box 21126, Philadelphia, PA 19114  
13490182 +E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 04:04:10 JC Penny Credit Services,  
C/O GECRB, PO Box 965008, Orlando, FL 32896-5008  
13490183 +E-mail/Text: bncnotices@becket-lee.com Nov 19 2019 04:08:28 Kohls, Bankruptcy Dept,  
P.O. Box 2983, Milwaukee, WI 53201-2983  
13490184 +E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 04:04:10 Lowes, GE Money Bank,  
Att: Bankruptcy Dept, P.O. Box 103104, Roswell, Ga 30076-9104  
13490185 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 19 2019 04:08:57 Midland Funding,  
8875 Aero Drive, San Diego, CA 92123-2255  
13490186 +E-mail/Text: blegal@phfa.org Nov 19 2019 04:08:58 PHFA, PO Box 15057,  
Harrisburg, Pa 17105-5057  
13490187 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 19 2019 04:03:42  
Portfolio Recovery Assoc., 140 Corporate Blvd, Norfolk, Va 23502  
13490188 +E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 04:03:39 Qvc Credit Card, PO Box 965018,  
Orlando, FL 32896-5018  
13497532 E-mail/PDF: rmscedirecoverycorp.com Nov 19 2019 04:04:14  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

District/off: 0313-2

User: Lisa  
Form ID: 138NEW

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Total Noticed: 41

Date Rcvd: Nov 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13490191 +E-mail/PDF: gecsed@recoverycorp.com Nov 19 2019 04:04:11 Synchrony Bank, PO Box 965007,  
Orlando, FL 32896-5007  
13490193 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Nov 19 2019 04:04:09 TMobile,  
PO Box 742596, Cincinnati, OH 45274  
13490194 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 19 2019 04:08:25  
Verizon Wireless, Bankruptcy Administration, PO Box 3397, Bloomington, IL 61702-3397  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2019 at the address(es) listed below:

JASON BRETT SCHWARTZ on behalf of Defendant First American Funding  
jschwartz@mesterschwartz.com  
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
JONATHAN H. STANWOOD on behalf of Plaintiff Helen Deegan jhs@stanwoodlaw.com,  
paralegal@stanwoodlaw.com, jhsecf@gmail.com  
JONATHAN H. STANWOOD on behalf of Debtor Helen Deegan jhs@stanwoodlaw.com,  
paralegal@stanwoodlaw.com, jhsecf@gmail.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com  
REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE  
PENNSYLVANIA HOUSING FINANCE AGENCY). bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Helen Deegan  
Debtor(s)

Bankruptcy No: 15-11762-jkf  
Chapter: 13

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**NOTICE OF DEADLINES**

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 11/18/19